## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : No. 19-14122-ELF

MICHAEL D. HAWK, :

Debtor. :

## DEBTOR'S RESPONSE TO MOTION OF PINGORA LOAN SERVICING, LLC FOR RELIEF FROM THE AUTOMATIC STAY

AND NOW comes the Debtor, Michael D. Hawk, by and through his attorneys, Stephen M. Otto, Esquire and Law Office of Stephen M. Otto, LLC, and files the within Response, of which the following is a statement:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. Admitted.
- 5. Admitted.
- 6. Admitted.
- 7. Denied. Debtor is without knowledge or information sufficient to form a belief as to the truth of the averment.
- 8. Denied. Debtor is without knowledge or information sufficient to form a belief as to the truth of the averment.
- 9. Admitted. Debtor is behind with plan payments; however, Debtor plans to submit an amended Plan to address this issue.
- 10. Legal conclusion to which no response necessary
- 11. No response necessary.

WHEREFORE, Debtor respectfully requests this Honorable Court deny Movant's request.

Respectfully submitted, LAW OFFICE OF STEPHEN M. OTTO, LLC

By: /s/Stephen M. Otto
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